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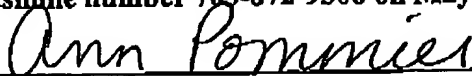
FAX COVER LETTER

May 28, 2004

TO: Mail Stop AF
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PHONE:
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FROM: Steven C. Lieske
DIRECT DIAL: 612.607.7508
EMAIL: Slieske@Oppenheimer.com
RE: Serial No. 09/551,238
Attorney Docket No. 60021-369201

COMMENTS: I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, via the facsimile number 703-872-9306 on May 28, 2004.



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Serial #: 09/551,238
In reply to Office action mailed: 03/30/2004
page 1 of 11

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Serial #: 09/551,238
Applicant: Wottowa et al.
Filed: 04/17/2000
Title: ACCOUNT AND CUSTOMER CREATION IN AN ON-LINE BANKING MODEL

TC/AU: 3628
Examiner: POINVIL, FRANTZY
Docket #: 060021-369201 (old reference AND1P692)
Customer #: 29,838

CERTIFICATE OF TRANSMISSION

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AMENDMENT AFTER FINAL

In response to the final Office action mailed March 30, 2004, please find the following sections:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.